

# Open enrollment 2014

November 1 – November 15, 2013



**King County**  
Benefits, Payroll and  
Retirement Operations

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## Open enrollment begins November 1

Open enrollment will run November 1-15, 2013, during which time you may make changes to your benefits at [www.kingcounty.gov/mybenefits](http://www.kingcounty.gov/mybenefits). You can prepare for open enrollment by:

- reading this open enrollment mailer, paying particular attention to the **benefit changes on pages 5-7**
- visiting [www.kingcounty.gov/employees/openenrollment](http://www.kingcounty.gov/employees/openenrollment), the County's open enrollment website, for more information and updates, including access to the **Summaries of Benefits and Coverage** required by the Affordable Care Act of 2010
- contacting Benefits, Payroll and Retirement Operations at 206-684-1556 or [kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov) when you have questions or need assistance.

## Featured changes

- ▶ **StayWell**—the new Healthy Incentives<sup>SM</sup> partner (page 8)
- ▶ **Supplemental life insurance**—add or increase it (page 5)
- ▶ **Debit card** for health care flexible spending accounts (page 7)
- ▶ **Roth account** with County's deferred compensation plan (page 6)
- ▶ And much, much more inside!

## Remember to update the benefit access fee

During open enrollment, the county resets the benefit access fee for every employee covering a spouse or domestic partner so that those employees will automatically begin paying the \$50/month fee in the new year.

**If you are eligible not to pay the benefit access fee, you must go online during open enrollment to select one of the \$0 options**—otherwise, the County will automatically begin deducting the \$50/month fee from your first paycheck in January 2014. You may later contact us to discontinue the fee, but you will not be reimbursed any fees you've already paid.

If you'll be continuing medical coverage for a spouse or domestic partner who has access to other medical coverage, you don't need to update your benefit access fee.

## Why go online during open enrollment?

If you can check any of these boxes, you must go online during open enrollment:

- ☐ Do you want to change medical plans?
- ☐ Do you want to review family coverage?
- ☐ Do you need to remove the automatic benefit access fee because you are changing to Group Health for 2014 or your spouse or domestic partner does not have access to medical coverage?
- ☐ Do you want to cover a dependent or an adult child, age 23-25, not currently on your coverage?
- ☐ Do you want to use a flexible spending account (FSA) for health care or dependent care in 2014?
- ☐ Do you want to update your emergency contact information?

## KingCare<sup>SM</sup> expenses for regular employees and transit operators

This table shows the 2014 annual deductibles, coinsurance and prescription drug coverage for KingCare<sup>SM</sup>, administered by Regence Blue Shield, which are the same as 2013.

KingCare <sup>SM</sup>	Gold	Silver	Bronze
<b>Annual deductible</b>	\$300 per individual \$900 per family	\$600 per individual \$1,800 per family	\$800 per individual \$2,400 per family
<b>Coinsurance paid by Regence</b>	85% network 65% out-of-network	75% network 55% out-of-network	75% network 55% out-of-network
<b>Prescription drugs (30-day supply)</b>	\$7 generic \$30 preferred brand \$60 non-preferred brand	\$7 generic \$30 preferred brand \$60 non-preferred brand	\$7 generic \$30 preferred brand \$60 non-preferred brand
<b>Prescription drugs (90-day supply by mail)</b>	\$14 generic \$60 preferred brand \$120 non-preferred brand	\$14 generic \$60 preferred brand \$120 non-preferred brand	\$14 generic \$60 preferred brand \$120 non-preferred brand
<b>Annual out-of-pocket maximum after annual deductible</b>	<i>Network</i> \$800 per individual \$1,600 per family  <i>Out-of-network</i> \$1,600 per individual \$3,200 per family	<i>Network</i> \$1,000 per individual \$2,000 per family  <i>Out-of-network</i> \$1,800 per individual \$3,600 per family	<i>Network</i> \$1,200 per individual \$2,400 per family  <i>Out-of-network</i> \$2,000 per individual \$4,000 per family
<b>Lifetime maximum</b>	No limit	No limit	No limit

### Steps to follow for a successful open enrollment

- ✓ Go online to [www.kingcounty.gov/mybenefits](http://www.kingcounty.gov/mybenefits).
- ✓ Sign in to PeopleSoft with your user ID and password.
- ✓ Review the benefit changes before you begin your open enrollment.
- ✓ Remove the benefit access fee if you are changing to Group Health in 2014 or your spouse or domestic partner does not have access to medical coverage.
- ✓ Print the confirmation of your changes before you submit them.
- ✓ Submit your changes by clicking on the **Final Submit** button.
- ✓ Return to [www.kingcounty.gov/mybenefits](http://www.kingcounty.gov/mybenefits) in December to review your changes.

### SmartCare Connect expenses for regular employees and transit operators

This table shows the 2014 annual deductibles, copays and prescription drug coverage for SmartCare Connect, powered by Group Health, which are the same as 2013.

SmartCare Connect	Gold	Silver	Bronze
Annual deductible	None	None	None
Coinsurance	None	None	None
Copay	\$20	\$35	\$50
Prescription drugs (30-day supply)	\$10 generic \$20 preferred brand \$30 non-preferred brand	\$10 generic \$20 preferred brand \$30 non-preferred brand	\$10 generic \$20 preferred brand \$30 non-preferred brand
Prescription drugs (90-day supply by mail)	\$20 generic \$40 preferred brand \$60 non-preferred brand	\$20 generic \$40 preferred brand \$60 non-preferred brand	\$20 generic \$40 preferred brand \$60 non-preferred brand
Annual out-of-pocket maximum	Network \$1,000 per individual \$2,000 per family  Out-of-network Limited coverage	Network \$2,000 per individual \$4,000 per family  Out-of-network Limited coverage	Network \$3,000 per individual \$6,000 per family  Out-of-network Limited coverage
Lifetime maximum	No limit	No limit	No limit

Before going online during open enrollment, visit  
**[www.kingcounty.gov/employees/openenrollment](http://www.kingcounty.gov/employees/openenrollment)**  
 for updates to this mailer.

If you have questions, contact  
 Benefits, Payroll and Retirement Operations at  
**206-684-1556** or **[kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov)**.

### Deputy sheriffs—expenses for Deputy Sheriff Plan and SmartCare Connect

This table shows the 2014 out-of-pocket expenses for the Deputy Sheriff Plan, administered by Aetna according to the collective bargaining agreement, and SmartCare Connect, powered by Group Health, which are the same as 2013.

	Deputy Sheriff Plan Gold	Deputy Sheriff Plan Silver	SmartCare Connect Gold	SmartCare Connect Silver
<b>Annual deductible</b>	\$50 individual \$150 family	\$600 individual \$1,800 family	No annual deductible	No annual deductible
<b>Coinsurance</b>	90% network 70% out-of-network  (percentage paid by Aetna)	80% network 60% out-of-network  (percentage paid by Aetna)	No coinsurance	No coinsurance
<b>Copay</b>	No copay	No copay	\$7	\$20
<b>Prescription drugs (30-day supply)</b>	\$7 generic \$12 preferred brand \$25 non-preferred brand	\$7 generic \$30 preferred brand \$60 non-preferred brand	\$5 generic \$5 preferred brand  (non-preferred brands not covered)	\$10 generic \$15 preferred brand  (non-preferred brands not covered)
<b>Prescription drugs (90-day supply by mail)</b>	\$14 generic \$24 preferred brand \$50 non-preferred brand	\$14 generic \$60 preferred brand \$120 non-preferred brand	\$10 generic \$10 preferred brand  (non-preferred brands not covered)	\$20 generic \$30 preferred brand  (non-preferred brands not covered)
<b>Annual out-of-pocket maximum after annual deductible</b>	<i>Network</i> \$375 individual \$1,125 family  <i>Out-of-network</i> \$1,600 individual \$3,200 family	<i>Network</i> \$1,000 individual \$2,000 family  <i>Out-of-network</i> \$2,800 individual \$3,600 family	\$1,000 individual \$2,000 family	\$1,500 individual \$3,000 family
<b>Lifetime maximum</b>	No limit	No limit	No limit	No limit

# Changes to your benefits in 2014

In 2014, you will see some changes to your benefits. Some of the changes, though not all, are a result of the Affordable Care Act (ACA) of 2010, which was upheld by the U.S. Supreme Court in June this year.

## Supplemental life insurance

For the first time since 2007, you will have the opportunity to add supplemental life insurance for you and your eligible dependents up to the allowed maximum levels without proof of insurability. If you currently have supplemental life insurance, you may increase it. If supplemental life insurance is something you want, take advantage of this rare opportunity to add it. The only other time you can add or increase supplemental life insurance is after you have a qualifying life event.

In addition, children may be covered under your supplemental life insurance until age 26 regardless of whether they have other coverage and even if they are dependent on you for support.

## Affordable Care Act changes

As a result of the Affordable Care Act, there are several changes in 2014:

- **You will no longer be denied health insurance coverage** because of a pre-existing condition, and you cannot lose insurance coverage for a new medical condition. At King County, this has not been an issue. For some time, our plans have covered pre-existing conditions, and no one has lost coverage as a result of a new condition.

Before 2014, the Affordable Care Act only provided this coverage for children under age 19.

- **If you don't have health insurance coverage** through your employer, you now have the opportunity to enroll in coverage through the nationwide Health Insurance Marketplace. Open enrollment for this coverage began this month. The Marketplace website, [www.healthcare.gov](http://www.healthcare.gov), offers a wealth of information about this benefit and has a link to the Washington state health exchange. Please note that most Americans will be required to have health insurance coverage beginning January 1, 2014, or pay a tax penalty for not obtaining coverage.

King County's health plans meet the ACA affordability and minimum value standards. As a result, most employees with County health coverage will not save money in the Marketplace.

- Previous annual limits on coverage for certain treatments will be removed in 2014:
  - **KingCare<sup>SM</sup>**
    - ◆ Cochlear implants
    - ◆ Neurodevelopmental therapy for children age six and under (the 60-visit annual limit will remain in effect)
    - ◆ Temporomandibular joint disorders
  - **SmartCare Connect**
    - ◆ Cochlear implants
    - ◆ Temporomandibular joint disorders
  - **Deputy Sheriff Plan**
    - ◆ Treatment of teeth injuries.

## More 2014 benefit changes

### Improvements to coverage for contact lenses

A change in contact lens coverage under the County's plan with Vision Services Plan (VSP) will have you seeing potential savings:

- Coverage for the cost of contact lenses through a VSP provider will increase from \$105 to \$130.
- As with your current coverage, you will receive a 15 percent discount for a contact lens fitting and evaluation, which is different than the \$10 copay you pay for an eye exam. However, your out-of-pocket expense will not exceed a \$60 copay for that fitting and evaluation.

Remember that whenever you elect contact lenses over frames and lenses, you have to wait 24 months before you're eligible to receive a new frame.

### Roth contributions soon available through deferred compensation

Roth contributions offer a different tax advantage for your retirement savings compared with traditional, before-tax contributions. Beginning in January 2014, you will be able to choose the tax advantage you prefer by making Roth contributions, before-tax contributions or both, as long as your combined savings do not exceed plan limits or limits set by the Internal Revenue Service. Regardless of which you choose, the most important thing is to keep saving at least 15 percent, including any employer contributions.

#### Traditional before-tax contributions

- Contributions made before taxes are taken out of your pay.
- Contributions accumulate tax-deferred—once you begin making withdrawals, you pay taxes on your contributions and any associated earnings.

#### Roth contributions

- Contributions are made after taxes are taken out of your pay.
- Contributions accumulate tax-free—the balance of your contributions and any associated earnings are tax-free when you take a qualified distribution.

#### Roth financial advantages

Provided you take qualified distributions, the earnings your Roth account generates can be tax-free forever. Therefore, the strongest financial advantage of Roth contributions compared with before-tax contributions is their potential ability to provide more spendable income in retirement.

#### What's next

Stay tuned for more information about Roth contributions. You may contact T. Rowe Price in December to begin Roth contributions in January 2014. To begin Roth contributions with your first paycheck in January, contact T. Rowe Price between November 1 and December 19 at 1 p.m. After December 19, you may contact T. Rowe Price anytime to begin Roth contributions at a later time. If you want to learn more about whether Roth contributions may be right for you, check out the Roth Comparison Calculator at [rps.troweprice.com](http://rps.troweprice.com).

### Making Life Easier is there when you need it

King County offers you and your family members access to Making Life Easier, a benefit your whole family can use for confidential, no-cost help with personal, legal or financial problems and with work/life issues, such as adoption, child or adult care, and other daily life issues.

**When you need help, call 888-874-7290.**

# Flexible spending accounts now easier to use

## New debit card and more dynamic website

A flexible spending account (FSA) is an account that allows you to set aside money before taxes to use on eligible health care and dependent care expenses. You elect how much you want to contribute, and your employer deducts the amount from your paychecks during the plan year. Because you're using pretax dollars for expenses, you've lowered your taxable income and saved money.

### Two kinds of FSAs

Health care	Dependent care
For eligible health care services and items for you, your spouse or domestic partner and eligible dependents.	For eligible child and adult day care expenses.
<ul style="list-style-type: none"> <li>◆ Prescriptions</li> <li>◆ Over-the-counter items and medicines*</li> <li>◆ Copayments</li> <li>◆ Dental care and orthodontia</li> <li>◆ Vision care and eye surgery</li> <li>◆ Therapies</li> </ul>	<ul style="list-style-type: none"> <li>◆ Before- and after-school programs</li> <li>◆ Day care and nursery schools</li> <li>◆ Preschool</li> <li>◆ Dependent adult day care</li> <li>◆ Transportation provided by care provider</li> </ul>

These are just a few of the many services and items people use everyday. Complete lists of eligible expenses are provided on [www.wageworks.com](http://www.wageworks.com).

\* A doctor's prescription is required for over-the-counter (OTC) drugs and medicines in order to be FSA-eligible. Over-the-counter items, such as bandages, do not require a prescription.

### Welcome to WageWorks

On June 1, 2013, the administration of King County-sponsored FSAs moved to a new system supported by WageWorks, Inc.

**The benefits of the WageWorks platform.** Using your FSA will continue to be quick and convenient with new enhancements from WageWorks.

**Website.** The WageWorks website is a world-class site with many features on the leading edge. Once enrolled in an FSA plan, you will be encouraged to set up direct

deposit reimbursements and provide an email so you can receive access to on-demand account activity statements. The site has the ability to upload claims, and you can use the mobile application to file a claim from your smartphone or other mobile device.

**Customer service.** The WageWorks customer service team is available from 5 a.m. to 5 p.m. weekdays to answer your questions. Just call 855-428-0446 toll-free. Helpful tips, claim forms, guides, video tutorials and frequently asked questions (FAQs) are available online at [www.wageworks.com](http://www.wageworks.com).

### How to use your funds

WageWorks wants to make using your FSA as easy and convenient as possible. That's why WageWorks offers you choices.

#### ► WageWorks® health care debit card

(for health care FSA only)

- ◆ Your debit card is preloaded with your annual election amount.
- ◆ Use it at providers or merchants with an industry-standard approval system at the checkout (most drug stores, pharmacies and big-box retailers).
- ◆ Learn more about the approval system and find stores near you at [www.sigis.com](http://www.sigis.com).

#### ► Pay Me Back

(for health care and dependent care FSAs)

- ◆ Use out-of-pocket funds and request reimbursement from your FSA. File a claim online, use the EZ Receipts® mobile application, or fax, email or mail the claim.

#### ► Pay My Provider

(for health care and dependent care FSAs)

- ◆ Payment is sent directly to your provider from your WageWorks account.

### Questions?

Helpful tips, claim forms, guides, video tutorials and FAQs are available online at [www.wageworks.com](http://www.wageworks.com). WageWorks customer service professionals are also standing by to help you. Just call 877-WageWorks (877-924-3967), Monday-Friday, 5 a.m.-5 p.m.



## Meet StayWell

### A new partner for Healthy Incentives<sup>SM</sup>

Since we launched Healthy Incentives<sup>SM</sup> in 2005, we've made great strides in improving our health—both individually and collectively—to hold the line on health care costs. Now, we've found a new way to make our program even stronger.

This year, we're excited to partner with StayWell<sup>®</sup> Health Management, a health and wellness resource company headquartered in St. Paul, Minnesota. StayWell has 35 years of experience helping employees make healthy changes for improved health and well-being. The company publishes its results in leading scientific journals. Its outcomes and metrics have been validated time and time again by rigorous academic scrutiny.

With the help of StayWell and its wellness professionals, you'll get a clear picture of your current health and be inspired to make smart choices that work for you.

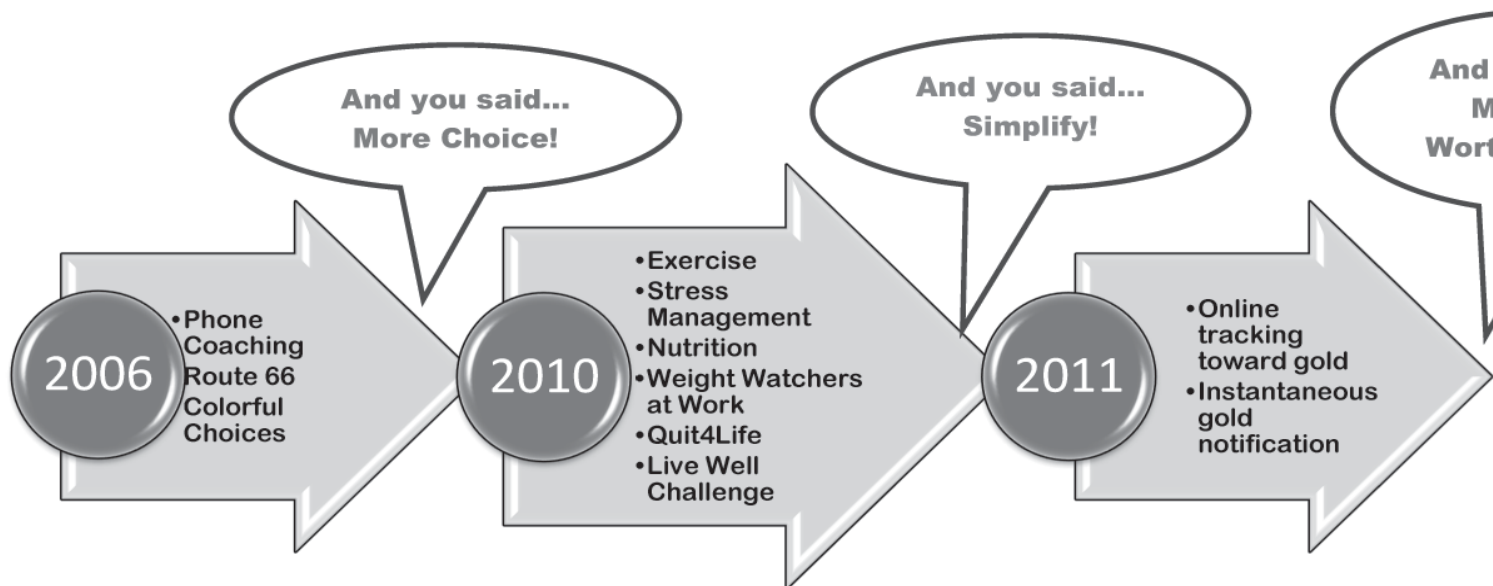
**On any given day, there's someone who realizes they need to make positive changes regarding their health. Our job is to make sure they know which programs are available to them and decrease barriers to success.**

— Maria Chan McClean  
Senior Account Executive

**I am passionate about wellness and strive every day to provide wellness tools and resources to those who are ready to make a healthy change.**

— Jenny Hostrawser  
Implementation Manager

## How your feedback has improved



90% Participation

90% participation, \$46 million saved, 2,000 people lost 24 tons of weight, n



## Meet the StayWell team

These professionals will be working hard behind the scenes to make your Healthy Incentives<sup>SM</sup> experiences fun and rewarding.



**Maria Chan McClean**  
**Senior Account Executive**

Maria leads the overall strategy development process for key StayWell clients, like King County. She

will work closely to understand our needs and priorities to provide the best programs that fit the County's needs. Maria has more than 20 years in the corporate health management field and brings a wealth of experience and perspective.

Maria holds a bachelor of science in Health and Human Performance, Oregon State University.



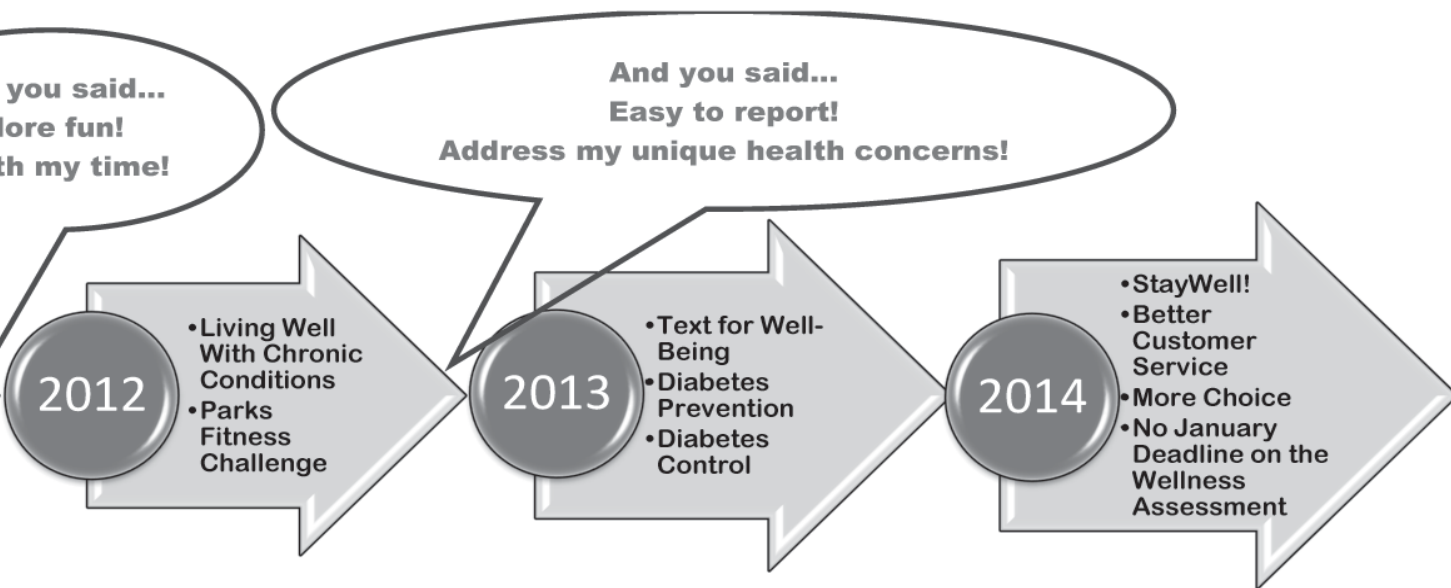
**Jenny Hostrawser**  
**Implementation Manager**

Jenny joined StayWell in January 2010 as a helpline health educator, providing health counseling to employees

of more than 20 companies. In July 2010, she transitioned to account management, which led her to her current position of implementation manager. Jenny will provide efficient and effective program delivery to keep our program humming.

Jenny holds a bachelor's degree in Public Health, Communication Studies, and Applied Business, University of Minnesota – Twin Cities.

## Healthy Incentives<sup>SM</sup> over time



more than 800 people quit smoking



## Choosing Wisely<sup>®</sup>

An initiative of the ABIM Foundation

# 5 Questions to Ask Your Doctor before you have any medical test or procedure

1. Do I really need this test or procedure?
2. What are the downsides?
3. Are there simpler, safer options?
4. What happens if I do nothing?
5. How much does it cost?

Talk with your doctor about the tests, treatments and procedures you need so you end up with the right amount of care: not too much, not too little.

Learn more at  
[www.wacommunitycheckup.org/ownyourhealth/choosingwisely](http://www.wacommunitycheckup.org/ownyourhealth/choosingwisely)




Own Your  
Health




## Contribute to the Annual Giving Drive

### September 23 – November 22, 2013

It's easy. Visit [www.kingcounty.gov/giving](http://www.kingcounty.gov/giving) to learn more about this year's drive and the 900 nonprofits in the program. Then, while you're reviewing and updating your benefits during open enrollment, click on My Giving to donate. If you're giving through payroll deduction, you need to renew your giving every year—otherwise, your contributions stop at the end of the year.

**King County**  
**Employee Giving Program**  
*Your Connection To Giving*

[www.kingcounty.gov/giving](http://www.kingcounty.gov/giving)



## 2013 Annual Giving Drive




Photo courtesy of Water for People #234

**\$5** per pay period  
Supplies a person with water, sanitation, and hygiene education for life.

Gives every child in a kindergarten class summer reading books

**\$25** per pay period

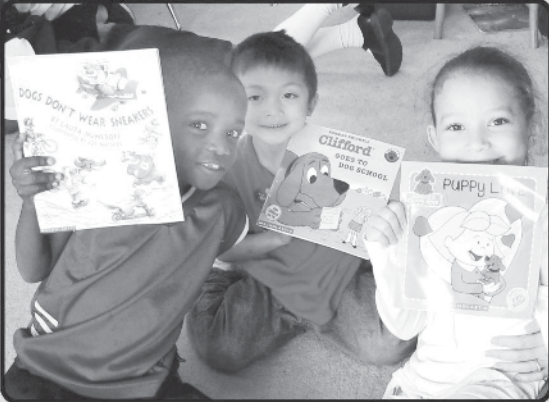




Photo Courtesy of Books for Kids: Page Ahead #751

Questions?  
Junelle Kroontje  
[junelle.kroontje@kingcounty.gov](mailto:junelle.kroontje@kingcounty.gov)  
206-263-9405







# Official notices for this year's open enrollment

## Women's Health and Cancer Rights Act Notice

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, King County's plans provide coverage for:

- all stages of reconstruction of the breast on which mastectomy has been performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage. For more information, contact Benefits, Payroll and Retirement Operations at 206-684-1556 or [kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov).

## HIPAA Notice of Privacy Practices

**This notice, effective October 15, 2013, describes how medical information about you may be used and disclosed by King County and how you can get access to this information. Please review this notice carefully. If you have any questions, contact Benefits, Payroll and Retirement Operations at 206-684-1556 or [kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov). For a copy of this notice, go to [www.kingcounty.gov/employees/benefits/YourKingCountyBenefits](http://www.kingcounty.gov/employees/benefits/YourKingCountyBenefits).**

### Our obligations

We treat all personal information you provide us to administer your health benefits as confidential and, under the Health Insurance Portability and Accountability Act (HIPAA), we must:

- maintain the privacy of any protected health information (individually identifiable health information) you provide us when you enroll for benefit coverage, change coverage or ask for our assistance with a health benefit claim, except as indicated below;
- provide you with this notice advising you on how we handle your protected health information and informing you of our legal obligations and your rights regarding the information;
- notify you if there is a breach of your protected health information; and
- abide by the terms of this notice.

### How we may use and disclose protected health information

When you enroll for benefit coverage, change coverage or ask for our assistance with a health benefit claim, you provide us with confidential information. For example, when you ask for our assistance with a claim, you may also provide us with details about the health treatments you've received and payments you've made for services. This information becomes protected health information when used and disclosed in the transactions required to administer your health benefits and facilitate payment of health claims.

Pursuant to this notice, we may use and disclose this protected health information to:

- our employees authorized to assist in the administration of County benefit plans; and
- representatives of the plans or any third-party administrators with whom we have agreements to provide your benefit services.

In addition, we may use or disclose protected health information as follows:

- to the extent required or allowed by law;
- for purposes of workers' compensation or similar programs;
- when necessary to prevent a serious threat to the health and safety of you or the public or to respond to a disaster;
- to report suspected abuse or neglect as required by law;
- for law enforcement purposes as required or allowed by law;
- for specialized governmental functions, including to correctional institutions if you are in jail or prison, as necessary for your health and the health and safety of others;

## Official notices for this year's open enrollment

- to business associates who provide services to us and assure us that they will protect the information from any unauthorized use or disclosure;
- to researchers, provided measures are taken to protect your privacy;
- to a coroner, medical examiner or funeral director consistent with applicable state law as necessary to carry out their duties with respect to the decedent;
- for public health and safety purposes as allowed or required by law including to public health authorities charged with preventing or controlling disease;
- in the course of judicial/administrative proceedings in response to a court order or other lawful process; and
- to an oversight agency that is conducting an investigation of us as authorized by law.

Most uses and disclosures of psychotherapy notes, uses and disclosures of protected health information for marketing purposes, and disclosures that constitute a sale of protected health information require your authorization. Other uses and disclosures not described in this notice will be made only with your written authorization.

### Your rights

For any protected health information provided to and maintained by us, you have the right to:

- inspect and copy it;
- request amendments to it if it's incorrect or incomplete (we may deny amendment requests for specific reasons; for example, we deny requests to amend information we didn't create);
- request to know to whom it's been disclosed in the past six years;
- request restrictions on what is disclosed and to whom (we try to honor restriction requests, but are not required to do so); and
- request it be communicated to you in a certain way (for instance, that we only contact you by mail or at work; we will accommodate all reasonable requests).

You have the right to cancel prior authorizations to use or disclose protected health information by providing us with written notice. Finally, you have the right to receive a paper copy of this notice upon request. To exercise any of these rights, contact us in writing. Mail your request to King County Benefits, Payroll and Retirement Operations, The Chinook Building CNK-ES-0240, 401 Fifth Avenue, Seattle, WA 98104, or email it to [kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov).

### Changes to our privacy practices

We reserve the right to change our privacy practices and to apply the new practices to protected health information we already have as well as to any information we receive in the future. We will announce or notify you if we make changes and when the changes become effective.

### Complaints

If you believe your privacy rights have been violated, you may file a complaint in writing with Benefits, Payroll and Retirement Operations or the Secretary of the U.S. Department of Health and Human Services. You won't be penalized for filing a complaint. To file a complaint with Benefits, Payroll and Retirement Operations, you may call the Privacy Officer at 206-263-3189 or mail your complaint to the Privacy Officer at The Chinook Building CNK-ES-0240, 401 Fifth Avenue, Seattle, WA 98104.

## HIPAA Special Enrollment Rights

Special enrollment rights under the Health Insurance Portability and Accountability Act (HIPAA) allow you and your eligible dependents to change to another medical plan benefit option at the time of a qualifying event, provided you are receiving your medical coverage as an active employee or under COBRA or retiree medical.

Upon the occurrence of a qualifying event, you and all of your eligible dependents may either:

- remain in your current medical plan, or
- enroll in any medical plan benefit option for which you and your dependents are eligible.

# Official notices for this year's open enrollment

## Examples of events that qualify you for HIPAA special enrollment rights

Here are some examples of when HIPAA special enrollment rights are available to you:

- An employee or the employee's dependent loses coverage under another group health plan.
- A participant in a health maintenance organization (HMO) plan no longer resides in the HMO service area.
- A person becomes a dependent through marriage, birth, adoption or placement for adoption, in which case the participant and dependents may change medical plans. An employee who previously "opted out" of medical coverage may now "opt in" within 30 days of adding dependent(s).
- Employer contributions toward other coverage terminate, in which case the employee and dependent(s) may opt into King County coverage (even if the individual continues the other coverage by paying the amount that used to be paid by the employer).

**If you have an event that is not listed above, contact Benefits, Payroll and Retirement Operations at 206-684-1556 or [kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov) to find out if HIPAA special enrollment rights are available to you.**

## Special enrollment rights under the 2009 Children's Health Insurance Program

An expansion of the former State Children's Health Insurance Program, now called Children's Health Insurance Program, allows you and your eligible dependents to enroll in a group health plan when:

- you or your dependent loses Medicaid coverage or coverage under the Children's Health Insurance Program because you are no longer eligible (this provision began April 1, 2009), or
- you or your dependent qualifies for state assistance in paying your employer group medical plan premiums (pending action by the State of Washington, this provision allows states to provide premium assistance to children whose family earns more than 200 percent of the federal poverty level).

## Plan notification

If you qualify for special enrollment rights under the Children's Health Insurance Program and want to enroll in a King County medical plan, you must notify Benefits, Payroll and Retirement Operations at 206-684-1556 within 60 days following the event. For all other special enrollment events, notification must occur within 30 days following the event. Otherwise, you must wait until the next open enrollment period to enroll in coverage.

Coverage begins on the first of the month following the event. If the event occurs on the first of the month, then coverage begins that day. For birth or adoption, coverage is made retroactive to the date of birth or adoption or when a child is placed with you for adoption.

## Notice About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with King County and prescription drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

- On January 1, 2006, new Medicare prescription drug coverage became available to everyone with Medicare.
- King County has determined that the prescription drug coverage offered by the KingCare<sup>SM</sup> plan, Group Health plan and Deputy Sheriff Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay.
- Read this notice carefully—it explains the options you have under Medicare prescription drug coverage and can help you decide whether you want to enroll.

## Official notices for this year's open enrollment

King County has determined that your prescription drug coverage with the the KingCare<sup>SM</sup> plan, Group Health plan and Deputy Sheriff Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. On January 1, 2006, prescription drug coverage became available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

**Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare coverage after your current coverage ends.**

Each year, you have the opportunity to enroll in a Medicare prescription drug plan from November 15 through December 31.

**If you do decide to enroll in a Medicare prescription drug plan, you will need to discontinue your King County medical plan, which includes prescription drug coverage. Be aware that you may not be able to get this coverage back.**

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

In addition, your current coverage pays for other health expenses, in addition to prescription drugs, and you will not be eligible to receive all of your current health and prescription drug benefits if you choose to enroll in a Medicare prescription drug plan. You should also know that if you drop or lose your coverage with King County and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If you go 63 days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least one percent per month for every month you did not have that coverage. For example, if you go 19 months without coverage, your premium will always be at least 19 percent higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until the next November to enroll.

**For more information about this notice or your current prescription drug coverage, contact Benefits, Payroll and Retirement Operations at 206-684-1556.**

You can find more detailed information about Medicare plans that offer prescription drug coverage in the *Medicare & You 2014* handbook. You'll get a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Medicare prescription drug plans from these places:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help.
- Call your State Health Insurance Assistance Program (see your copy of the *Medicare & You 2014* handbook for the telephone number).
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help:

- Visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or
- Call SSA at 800-772-1213 (TTY 800-325-0778).





**King County**

**Finance and Business Operations Division**

Benefits, Payroll and Retirement Operations Section

Department of Executive Services

The Chinook Building, CNK-ES-0240

401 Fifth Avenue

Seattle, WA 98104

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**Important information  
about your  
2014 open enrollment**

# **2014 open enrollment**

**November 1 – November 15, 2013**

Review your benefits and make changes at  
***[www.kingcounty.gov/mybenefits](http://www.kingcounty.gov/mybenefits)***.

**If you have questions or need help during open enrollment**

Contact Benefits, Payroll and Retirement Operations

206-684-1556 (9 a.m.-4 p.m. weekdays)

[kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov)